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1. (Currently amended) A method for prescribing personal data preferences comprising the steps of:
 - a) coupling an electronic consumer device to a computer of a business selling goods or services;
 - b) accessing a personal data preferences program provided by the business as a service to customers of the business and executed by the computer through use of the electronic consumer device that enables a consumer to create a personal privacy profile by choosing, selecting, and then assigning opt in or opt out privacy options to one or more specific, distinct, and different types of personal data collected and maintained by the business including but not limited to the data types of history of purchases from the business by the consumer, demographic data, amount purchased, frequency of purchase, coupon used, payment method used, time of day, week, and year purchased, for the purpose of identifying and limiting the discrete types of data the business is authorized, by the customer's choice of opt in, to collect, use, and disseminate in accordance with the personal privacy profile data type options selected as opt in by the customer;
 - c) recording consumer selection of the privacy options via the consumer device by the computer;
 - d) coding selected privacy options by the computer;

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- e) downloading coded privacy options to the consumer device by the computer;
- f) transferring the coded privacy options to a consumer storage medium separate from the consumer device by the computer;
- g) reading the coded privacy options from the consumer storage medium by a transaction computer during a transaction between the consumer and the business; and
- h) limiting the collection, use, and dissemination of the personal data by the transaction computer in accordance with the coded privacy options.

2. (Previously presented) The method of claim 1, wherein step a) includes coupling the consumer device to the computer via an electronic network.

3. (Original) The method of claim 2, wherein the electronic network is the Internet.

4. (Previously presented) The method of claim 1, wherein step d) includes coding the selected privacy options into a barcode.

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5. (Previously presented) The method of claim 1, wherein step d) includes coding the selected privacy options into a magnetic strip readable format.

6. (Previously presented) The method of claim 1, wherein step f) includes transferring the coded privacy options to a magnetic strip on a card.

7. (Previously presented) The method of claim 1, wherein step f) includes transferring the coded privacy options to a key flock.

8. (Original) The method of claim 1, wherein the consumer device is one of a personal computer, a personal digital assistance, and a cell phone.

9. (Currently amended) A method of encoding personal data preferences of a consumer for use during a purchase transaction comprising the steps of:

a) coupling an electronic consumer device to a computer of a business which is a seller in the purchase transaction;

b) accessing a personal data preferences program provided by the business as a service to customers of the business and executed by the computer through use of the electronic

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consumer device that enables a consumer to create a personal privacy profile by choosing, selecting, and then assigning opt in or opt out privacy options to one or more specific, distinct, and different types of personal data collected and maintained by the business including but not limited to the data types of history of purchases from the business by the consumer, demographic data, amount purchased, frequency of purchase, coupon used, for the purpose of identifying and limiting the discrete types of data the business is authorized, by the customer's choice of opt in, to collect, use, and disseminate in accordance with the personal privacy profile data type options selected as opt in by the customer;

- c) permitting the consumer to select the privacy options via the consumer device by the computer;
- d) encoding selected privacy options by the computer; and
- e) downloading encoded selected privacy options to the consumer device by the computer for later downloading to a consumer storage medium separate from the consumer device;
- f) reading the coded privacy options from the consumer storage medium by a transaction computer during the purchase transaction to limit the collection, use, and dissemination of the personal data by the transaction computer in accordance with the encoded selected privacy options.

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10. (Original) The method of claim 9, wherein the consumer device comprises one of a personal computer, a personal digital assistant, and a cell phone.

11. (Previously presented) The method of claim 9, further comprising the steps of:

f) transferring downloaded encoded selected privacy options onto a code storage device, the code storage device being readable by the transaction computer during a purchase transaction; and

g) reading the downloaded encoded privacy options from the consumer storage medium by the transaction computer during the purchase transaction.

12. (Original) The method of claim 11, wherein the code storage device comprises one of a key flock, access card, and a barcode.

13. (Previously presented) The method of claim 9, wherein step d) includes:

encoding the selected privacy options into a barcode format.

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14. (Previously presented) The method of claim 9, wherein step d) includes:

encoding the selected privacy options into a magnetic strip readable format.

15. (Previously presented) The method of claim 9, wherein step a) includes coupling the consumer device to the computer via a network.

16. (Original) The method of claim 15, wherein the network comprises the Internet.

17. (Currently amended) A system for prescribing personal data preferences comprising:

a processing unit;
a network interface in communication with the processing unit and operable to be coupled to a computer of a business selling goods or services via an electronic network; and

memory in communication with said processing unit and containing a plurality of instructions which, when executed by the processing unit, enable (a) an electronic consumer device to connect to the computer to access a personal data preferences program of the computer via the electronic network, the personal data preferences program being provided

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by the business as a service to customers of the business and
operable to enable a consumer to create a personal privacy
profile by choosing, selecting, and then assigning opt in or
opt out privacy options to one or more distinct, and different
types of personal data collected and maintained by a the
business including but not limited to history of purchases by
the consumer, demographic data, amount purchased, frequency of
purchase, coupon used, payment method used, time of day, week,
and year purchased, for the purposed of identifying and
limiting the discrete types of data the business is
authorized, by the customer's choice of opt in, to collect,
use, and disseminate in accordance with the personal privacy
profile data type options selected as opt in by the customer;
(b) allow a consumer via the consumer device to select the
privacy options; (c) convert selected privacy options into a
personal data model; (d) code the personal data model in a
format readable by a retail terminal of the business during a
purchase transaction to limit the collection, use, and
dissemination of the personal data by the retail terminal; and
(e) transmit a coded personal data model to the consumer
device, wherein the consumer device is operable to transfer a
received coded personal data model onto a personal data
preferences storage medium of the consumer which separate from

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the consumer device and which is read by the retail terminal during the purchase transaction.

18. (Original) The system of claim 17, wherein said consumer device is one of a personal computer, a cell phone, and personal digital assistant.

19. (Original) The system of claim 17, wherein the coded personal data model is encoded into a barcode format.

20. (Original) The system of claim 17, wherein the coded personal data model is encoded into a magnetic strip format.

21. (New) A method of prescribing rules for collection and dissemination of customer data to a seller of goods or services comprising the steps of:

a) recording privacy preferences of a customer by a computer of the seller as a service to the customer, wherein the privacy preferences instruct a transaction computer of the seller that reads the privacy preferences from a portable storage medium of the customer to limit collection and dissemination of one or more specific, distinct, and different types of the transaction data produced during a transaction between the customer and the seller including but not limited

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to the data types of history of purchases from the seller by the customer, demographic data, amount purchased, frequency of purchase, coupon used, payment method used, time of day, week, and year purchased;

- b) coding the privacy options by the computer of the seller; and
- c) downloading coded privacy preferences to the portable storage medium of the customer by the computer of the seller.

22. (New) The method of claim 21, wherein step a) includes recording privacy preferences of a customer via an electronic customer device by a computer.

23. (New) The method of claim 22, wherein the electronic customer device comprises a personal computer.

23. (New) The method of claim 22, wherein the electronic customer device comprises a portable communication device.

24. (New) The method of claim 22, wherein the electronic customer device comprises a portable computing device.

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25. (New) The method of claim 21, wherein step a) includes recording privacy preferences of a customer via a self-service terminal of the seller.